

<b>Notice of References Cited</b>	Application/Control No. 09/865,878	Applicant(s)/Patent Under Reexamination PHILLIPS ET AL.	
	Examiner Frantz Coby	Art Unit 2161	Page 1 of 1

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	C	US-5,956,693	09-1999	Geerlings, Huib	705/14
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	U	Financial Technology International Bulletin, V14, n1, p4, September 1996
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\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.